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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent *et al.* Confirmation No.: 7722
Serial No.: 10/092,279 Art Unit: 3628
Filed: March 6, 2002 Examiner: Harish T. Dass
For: SYSTEMS AND METHODS FOR Attorney Docket No: 11559-003-999
PROVIDING LOAN MANAGEMENT
FROM CASH OR DEFERRED
INCOME ARRANGEMENTS

PETITION FOR EXTENSION OF TIME UNDER 37 CFR § 1.136(a)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

It is respectfully requested that the time for response to the Office Action dated July 30, 2003 be extended for a period of Three month(s) from October 30, 2003 to and including January 30, 2004.

The fee for this extension is estimated to be \$425.00. Please charge the required fee to Pennie & Edmonds LLP Deposit Account No. 16-1150. A copy of this sheet is enclosed.

Date: January 30, 2004

Respectfully submitted,

For: Ognjan V. Shentov
By: Dwight H. Renfrew, Jr.

38,051

(Reg. No.)
38,594

JONES DAY
1155 Avenue of the Americas
New York, NY 10036

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